



U.S. Air Force

DEP News

Pay, allowances key in choosing to serve

Some of the most commonly asked questions recruiters hear include how much and how often Airmen get paid, health care benefits for service-members and their families, and vacation time. The next few pages cover the basics about your military pay and benefits. If you need more information, recruiters should be able to answer them or find the information for you.

Pay and allowances

Your monthly monetary compensation is based on a pay and allowance method. All items of pay such as basic pay and special pay are taxable income. Most items of allowance — for example, basic allowance for housing or basic allowance for subsistence — are nontaxable income.

All Air Force members are

entitled to basic pay, and many members are also entitled to allowances. The type of pay and allowances you receive above basic pay depends on your marital and dependent status, as well as your place and type of duty.

Deductions from pay

Federal Income Tax Withholding and Federal Insurance Compensation Act, also known as Social Security, are deducted from your basic pay. Additional deductions include U.S. Soldiers' and Airmen's Home, the Servicemen's Group Life Insurance and the GI Bill, if enrolled.

If you elect to participate in SGLI, it provides extensive term life insurance coverage at low rates. SGLI also offers family member coverage for spouses, and the cost for child coverage is free.



Once you start the deduction you'll never miss it – but participation in the program is your choice.

Allotments

Allotments are voluntary requests to have the Air Force withhold money from your pay and send it monthly to a designated payee.

Payees can be banks, credit unions, savings and loan associations, mortgage lenders, family members, life insurance companies, or other agencies of the federal government to which you owe money.

It is an excellent way to save money, pay your personal life insurance, mortgage or other

federal government debts, and for paying certain personal monthly bills.

Payday

Air Force members are paid twice a month. Paydays fall on the first and 15th day of each month, unless these days fall on a Saturday, Sunday or holiday. In these cases, payday is moved to the previous normal workday.

Except for some station allowances, all pay and allowance items are computed on a 30-day cycle. For example, you earn the same basic pay during a 28- or 31-day month as for a 30-day month.

All Air Force members are required to participate in the Direct

by Master Sgt. Jim Varhegyi



Basic allowance for housing

This allowance is intended to cover rent, utilities and renter's insurance for off-base housing. Rates vary based on location of assignment and the military member's rank.

Basic allowance for subsistence

Those not on a meal card receive a basic allowance for subsistence to offset the cost of the military member's meals.

Enlisted members receive \$267.18 each month in BAS. It is not intended to offset the cost of meals for family members.



Deposit/Electronic Funds Transfer Program. Under this program, your net pay is automatically forwarded to a financial institution of your choice.

Accrual of leave

In private business and industry, time away from work is normally referred to as a vacation. In the Air Force, it's called leave.

All Air Force members earn leave at a rate of 2.5 days per month or 30 days per year. While on leave, you continue to be paid.

Leave and earnings statement

At the end of each month, you will have access to an electronic leave and earnings statement showing your complete pay, allowance and leave status.

Airmen register for a personal identification number that will allow

them access to their LES from any computer.

The LES also provides your mid-month net pay amount.

Personal property and dependent travel

All Air Force members are entitled to movement of personal property and travel of family members at government expense for official moves.

There are weight limits established for each grade. These entitlements and benefits will be explained to you either at BMT or at your technical training center.

Thrift Savings Plan

Military members can now contribute to a Thrift Savings Plan, similar to a 401(k) savings plan. It allows Airmen to contribute pre-tax dollars to supplement future retirement.

AFRC resorts offer affordable vacations

Armed Forces Recreation Center resorts are vacation destinations open to all branches of the military service at affordable prices.

Operated by the U.S. Army Community and Family Support Center, the recreation centers offer a full range of resort hotel opportunities for servicemembers, their families, and other members.

AFRC room rates are affordable and based on rank, pay grade, duty status, room size, and/or room location.

Recreation centers include the Shades of Green on Walt Disney World Resort in Florida; Edelweiss Lodge and Resort in Germany; Hawaii's Hale Koa Hotel; and the

Dragon Hill Lodge in Korea, each offering a unique vacation experience for its guests.

Those authorized to use these centers include active-duty military, retirees, currently employed and retired Department of Defense civilians, reservists, Delayed Entry Program recruits, and their family members.

Planning a stay at an AFRC resort is critical as reservations are often filled several months in advance.



Hale Koa Hotel

Hawaii's famous Waikiki Beach is home to one of the most popular destinations for military travelers.

Standard rooms: \$74-\$105

Reservations: (800) 367-6027

Online: www.halekoa.com



Shades of Green

Located on the Walt Disney World Resort in central Florida, rooms are set in a peaceful, wooded surrounding.

Standard rooms: \$72-\$104

Reservations: (888) 593-2242

Online: www.shadesofgreen.org



Edelweiss Lodge & Resort

Located in Garmisch, Germany, the newly constructed, 330-room European resort opened to guests in 2004.

Standard rooms: \$69-\$96

Reservations: (011-49) 8821-9440

Online: www.edelweisslodgeandresort.com



Dragon Hill Lodge

Located on Yongsan Garrison in Seoul, Korea, a variety of restaurants and a market square are available.

Standard rooms: \$45-\$65

Reservations: (011-82) 2-790-0016

Online: www.dragonhilllodge.com

Comprehensive medical care available for Airmen, families

A comprehensive medical plan is one of the benefits available to you and your family as an active-duty member.

Active-duty members are automatically enrolled in TRICARE, which offers three health plan options. Family members of active duty receive medical care through TRICARE and military medical facilities.

The Air Force provides all required dental care for active-

duty members at no cost.

Limited basic preventive and restorative dental care by civilian dentists are available for family members through voluntary enrollment in the TRICARE Dental Program.

Nominal monthly fees to participate in the dental plan are paid for in part by the government with the balance paid by the active-duty member through voluntary payroll deductions.

Air Force Recruiting Service publishes DEP News as a monthly insert to *New Airman* magazine. Information is intended for people in the Air Force's Delayed Entry Program. Information in this publication is subject to change without notice. All photographs are U.S. Air Force photos unless otherwise identified. Questions and comments should be directed to AFRS Public Affairs at (210) 565-4678 or DSN 665-4678, or e-mailed to afrrshqpa@rs.af.mil.

U.S. Air Force's *Future Force*

Joshua Rosenthal

by Staff Sgt. Holly Schwartz

Date of birth: Jan. 15, 1986

Recruiter: Tech. Sgt. Danny Ulch

Hometown: Lake Bluff, Ill.

Name of high school and mascot: Zion Benton Township High School Zee Bees

Future Air Force job: I would like to be an F-16 crew chief.

Why the Air Force? I chose the Air Force because I have always had an affinity for airplanes. I have also had three family members in the Air Force. I joined out of respect for them and the good things they had to say about it.

Where do you see yourself in

10 years? I see myself as an officer; married with one child.

Hobbies: Work on cars and play the acoustic guitar

Favorite music group: Pink Floyd

Favorite CD: "The Wall"

Favorite magazine: Car and Driver

Last book read: "Sword of Truth," Terri Goodkind

What movie have you rented or seen more than five times? "Days of Thunder"

Favorite TV program: "Full Throttle" on The History Channel

Favorite video game: Grand Turismo 4

Vacation choice: One month in Germany during the summer

Hottest car: 1969 Chevelle Super Sport

Favorite sports teams: San Francisco 49ers

Personal motto: "Don't do it later ... do it now."





More than 275 commissaries operate worldwide providing groceries to military personnel, retirees and their families, saving shoppers an average of 30 percent or more on their purchases compared to commercial prices.

BX, commissary prove valuable for shoppers

Base and post exchanges along with commissaries worldwide offer Airmen affordable shopping at a savings over similar retail and grocery stores off base.

Airmen and their families have the opportunity to enjoy tax-free shopping at Army and Air Force Exchange Service stores. Some states have tax rates as high as 10 percent. This can mean big savings when it comes to big-ticket items such as furniture, appliances, electronics and jewelry.

The Defense Commissary Agency operates a worldwide chain of nearly 275 commissaries providing groceries to military personnel, retirees and their families. Commissary shoppers purchase grocery items at cost plus a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones.

Shoppers save an average of 30 percent or more on their purchases compared to commercial prices.